



# Associated Nursing Homes Incorporated Ontario

President of the Association:

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Submission to:

Medical Services - Insurance Enquiry

1. This submission is presented by Associated Nursing Homes of Ontario. The Association is a non-profit organization dedicated to the provision of high standards of care for aging and chronically ill people in the nursing homes of the Province. Because the Association is primarily concerned with the needs of aged and chronically ill persons, the views and recommendations expressed here are, of necessity, directly concerned with the needs of these people. However, that does not preclude their application in general to all people in the Province.

2. The Government of Ontario is to be commended for its recognition of the need of the people of Ontario for health care. The Ontario Hospital Services Commission is a highly commendable result of this concern for, and recognition of, a demonstrated need of a large proportion of the population of Ontario.

3. The Medical Services Insurance Act as presented by the Government, and in its present form,



is, apparently an attempt to recognize a presumed need of the population of Ontario. There is no evidence that this need is general throughout the Province.

4. According to statistics assembled by Insurance Companies, approximately fifty percent of the population of the Province is already protected by some form of medical services insurance. The Government now provides for medical services for indigent people, people in mental hospitals and sanatoria, people in the armed services, veterans hospitals, institutions for the aged and correctional and custodial institutions. It is estimated that these people comprise another fifteen to twenty percent of the population of Ontario. This leaves some thirty to thirty-five percent of the population without medical services insurance. This last group consists of the people in Ontario employed but on minimum wages, those temporarily unemployed, retired people whose retirement is inadequate, aged people whose only income is the old age pension. The Government has stated that the proposed medical insurance premium will be subsidized for those who are unable to pay for them. We must then presume that some form of means test will be necessary. Means testing cannot help but contribute to "loss of dignity as a person".

5. It can be assumed that the Medical Services Insurance Act of Ontario is or will be similar to the Medicare Plan already available in Alberta, and that premiums for this insurance will be as high, if not higher, than those in effect in the Province of Alberta, understood to be one hundred and sixty-two dollars per family per year. The

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public has not, in Alberta, subscribed with any noticeable degree of enthusiasm to this plan. Even among the people eligible for government subsidy with premiums, only one in five had registered when the plan came into effect on October first.

6. In contrast, the tax supported, compulsory Medicare plan in effect in Saskatchewan has been accepted with enthusiasm by the public, has already accumulated a surplus of funds and has been able to reduce the yearly premium from twenty-four dollars per family to twelve dollars per family.

7. It is difficult to understand how the Medical Services Insurance Act of Ontario offers any more in protection to the residents of Ontario than that protection already available through insurance companies. It has not been demonstrated that there is a general need in the Province for this insurance. There is reason to believe that the people who now need insurance of this nature would not be reached by the provisions of the Medical Services Insurance Act.

There is reason to believe that the cost to the public in the form of insurance premiums will offer no incentive to purchase this insurance.

8. To summarize, it can only be concluded that the Medical Services Insurance Act of Ontario is a very meagre effort on the part of the Government to translate into substance the concept of adequate health care for the people of Ontario.

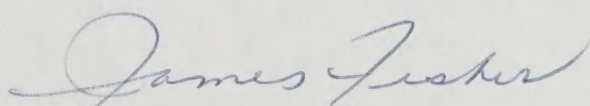
9. Associated Nursing Homes of Ontario is of the opinion that comprehensive health care, supported equitably by prepayment and or taxation is a basic



right of every citizen of Canada; that piecemeal legislation to cover this or that aspect of health care is costly, time consuming and results in duplication of administration, overlapping of services and spiralling costs.

10. The Association asks the Government to consider the limitations of the Medical Service Insurance Act as it relates to the people of Ontario. It also asks that the Government attempt to discover some method whereby persons requiring assistance with payment of premiums for this insurance be spared the indignity of present methods of means testing. It is suggested that a simple declaration on oath of taxable income of twenty-five hundred dollars or less per year be used.

11. The Association further asks the Government to continue its efforts toward comprehensive health care, particularly in reference to the very evident need for some form of assistance to persons requiring geriatric care in the Province. In a country with as high a standard of living as Canada, health care for the aged should have been a reality long before this. We have no excuse to offer for the burden placed upon our aging citizens by our disregard of their needs in this matter. The Government cannot help but recognize this problem and the Association asks that this pressing need be given priority consideration by the Government in any further health care legislation.



President,  
Associated Nursing Homes of Ontario.

